

SATURDAY, OCTOBER 9, 1915.

Corporation Counsel Syme, in his annual report, recommends that a municipal loan office be established in Washington. He states that genuine hardship has been imposed upon many deserving people, temporarily embarrassed, by reason of the strict enforcement of the loan shark law, which has resulted in the driving of these institutions out of the District. The usurious practices of the private pawn shop have made them intolerable, yet there are honest people, desperately in need of a small loan, who would submit to outrageous exactions in order

The fruit of Germany's educational system is a nation of specialists, both in the professions and in the trades. The student early in his life chooses a career, and few change afterward, because those who do so in most instances are lost, as competition in that country is perhaps greater than in any other.

Germany has been called the land of schoolmasters. They are the most powerful class in the empire, next to the junkers, or landed aristocracy. They mold every generation to certain purposes, but those purposes are largely inspired by the government, which controls the educational system. It is this system which has made Germany what has been declared to be the most efficient nation.

It is that system which holds out

There is need that the regular army and its reserve be not confounded with the militia. There must be reorganization of the militia, and a militia reserve should be established. But until the militia establishments of the States shall have been made much more efficient than they generally are now, it will be a mistake to place too much reliance on them and omit the more thorough measures to enlarge the regular army and build up a powerful reserve for it.

Tomorrow.
Parade, Holy Name Society, starts at Peace Monument, 2:30 p. m.
Celebration, Episcopal Day, Gonzaga Co. High School, 3 street between North Capital and First streets northwest, 8 p. m.
Memorial services for Miss Elizabeth E. W. Brown, College Women's Club, oak room Hale Hall, 2 p. m.
Get-together meeting of Baptist pastors and congregations, Metropolitan Baptist Church, 8:30 p. m.

opticon lecture on 'Bee Culture' was given by E. F. Phillips, of the Department of Agriculture, Thursdays at 7:30 o'clock in the Pentecostal Nazarene Church Sixth and M streets southwest.

Harris, who will give special attention to the development of the musical side of both choir and congregation,